

**Advertisement.**  
**GIVING A THOUGHT TO FIRE INSURANCE**  
 Schedule Rating, the Self-Selective System—Gives Property Owner Voice—Economic Cost Trend Is Downward—Method Is Scientific.

Second of a Series of Eight Sketches.  
 The First may be had on Request. The Third will appear in "The Herald" in the Near Future.

Were I a business man seeking safe quarters for a mercantile or manufacturing enterprise in any large city, I would not only want information as to the rental price but I would want to know what fire insurance rate I would have to pay. While no guarantee against destruction by fire of course, a low premium rate indicates that the construction is good and the danger from fire minimized. There is nothing like modern scientific rating by schedule to strip the gingerbread and make a building transparent.

Schedule rating is your fire insurance balance sheet of debits and credits. On the debit side are the fire breeding and fire spreading deficiencies; on the credit side the fire resisting, fire preventing and fire extinguishing factors. As these matters are largely under the control of the owner, we call this a Self-Selective rating system. It is rightly named.

Pause for a moment and imagine the thousands of ramifications that must enter into schedule rating. No two buildings are alike; no two occupancies alike; fire resistive and fire breeding conditions are all different.

Designed at first for mercantile and manufacturing properties and other large structures used for business purposes, schedule rating has been extended to apartment houses of larger area, though not yet generally to average dwellings. It takes into consideration varying features of each individual risk and looks also to the configuration possibilities and probabilities of the city in which the property is located, including width and grade of the streets, police and fire department efficiency and other factors that might have a bearing upon "damageability" from fire.

There is nothing secret about the way your rate is made. It is set forth in this balance sheet of debits and credits (all printed out in detail and expressed in dollars and cents) and you or your authorized agent or broker may have a copy. In fact you should study this carefully. If you would like to know how your premium rate may be still further lowered by improving the fire resistive features of your property.

Our schedules are not perfect—no man made system is—but we are sincerely trying to perfect this Self-Selective plan of rating for your sake as well as our own. It is one of the anomalies of fire insurance that we, as underwriters, would rather insure low than high rated risks. So we bend our energies toward inducing you so to perfect and safeguard your property that a low rate will be produced. Every time we can by this method prevent a fire loss—and every fire in a large city is the seed of a conflagration—we reduce the cost to you, furnish an example to others, conserve the resources of the country and possibly make some money ourselves. Yours is the short but ours is the long road to profit.

About the only classes of properties today not generally rated by schedule are average dwellings and risks of like character. Logically all such properties fall into certain groupings based upon construction and take the same or a fixed or flat rate. We call it "minimum" rate. It is quite expensive to rate dwellings by schedule, there not being enough differentiation in the individual risks, which are grouped by grades of construction called "classes," to make an appreciable difference, and the premium rate is so low to start with that the variation is likely to be only a few cents either way. The trend, however, is toward the application of schedule rating to even these few exceptional classes.

The machinery for schedule rating is enormous. Practically every fire loss in the United States sustained by stock companies is now classified as to cause, construction of the building, occupancy—everything! It is a herculean job. We are learning to measure the "damageability" of property of the many kinds (how susceptible to fire and water damage it is); the hazards of "exposure" (your neighbor's property); what breeds fire, spreads fire, and what puts out fire. All this is reflected in a basis rate which may be termed our manufacturing cost for better understanding. To this we must add our home office expenses; the charges we have to pay for public supervision, and fees and licenses; to the forty-eight states of the Union; taxes (exceptionally high taxes they are too); and the cost of inspections, reinspections and what not, all of which may be likened to the "jobbing" of manufactured articles, though there is, of course, much difference. Our retailing process comes when the finished product—the policy contract—is delivered to you at a given rate through local agents or brokers. In addition to all this, of course, comes the constant stream of fire losses and their adjustment and payment.

Every agent and every broker are lending their influence to induce you to make the changes that will make your property safer and thereby secure credits in your premium rate; inducements that make the cost to you lower. Every rating organization in the country has an expert staff that is ever at your service for this specific purpose.

If you know of any other business that is so ready and so willing, even so anxious, to give you immediate concession in price for doing your obvious duty to yourself, your community and your Nation—well, I would like to know what business it is!

**JOHN B. MORTON**  
 President  
**NATIONAL BOARD OF FIRE UNDERWRITERS**  
 76 WILLIAM STREET, NEW YORK

Copies of "Safeguarding the Home", teaching Fire Prevention to you and your children, will be sent on request.

**SEVEN ARMY CAMPS WILL BE ABANDONED**

Devens, Sherman, Grant, Pike, Meade, Jackson and Bragg Eliminated.

**LAND TO BE RETAINED**  
 Possible Use for Citizens' Training Camps Is Considered.

**TROOPS GO ELSEWHERE**

Secretary Weeks Announces Distribution to Meet Reduction in Personnel.

WASHINGTON, July 26.—Abandonment of Camps Devens, Massachusetts; Sherman, Ohio; Grant, Illinois; Pike, Arkansas; Meade, Maryland; Jackson, South Carolina, and Bragg, North Carolina, were announced today by Secretary Weeks.

Camps to be retained are Dix, New Jersey; Travis, Texas; Lewis, Washington, and Knox, Kentucky. Mr. Weeks said. A small force of regulars, the Secretary said, would be retained at Camp Meade, Maryland, but the great majority moved.

The War Secretary said that in the case of the camps to be abandoned all troops would be removed and the greater part of the buildings salvaged, but that the land and certain permanent improvements would be retained for use in event of a future appropriation permitting their utilization as citizens' military training camps.

Corps areas and divisional commanders have been ordered by the War Department, Secretary Weeks said, to prepare for the redistribution of troops made necessary by the reduction in the enlisted strength of the army. Actual changes of station, however, will be postponed until supplemental instructions are issued by the department.

Under the order the First Division, at Camp Dix, N. J., will remain at that place, selected as a permanent cantonment, and the Second Division will remain at Camp Travis, Tex., also a retained cantonment, while the Third Division, stationed at Camp Pike, Ark., will be moved to Camp Lewis, Washington.

Headquarters of the Eighth Brigade at Camp Lewis will be transferred to Vancouver Barracks, Washington; headquarters, Tenth Brigade, at Camp Jackson, S. C., will be moved to Jefferson Barracks, Missouri; headquarters, Twelfth Brigade, at Camp Grant, Illinois, to Fort D. A. Russell, Wyoming; headquarters, Fourteenth Brigade, at Camp Meade, Maryland, to Plattsburg Barracks, New York.

The Second Infantry Training Centre Regiment at Camp Sherman, Ohio, will go to Fort Sheridan, Illinois; the Third Infantry Training Centre Regiment at Camp Sherman will go to Fort Snelling, Minnesota.

The Sixth Infantry, at Camp Jackson, will go to Jefferson Barracks except two companies which are detailed to Fort Crook, Neb.; the Tenth Infantry

**J. R. VOORHIS, 92 TO-DAY, TO CELEBRATE BY WORKING**

President of City's Board of Elections Says That Breaking the Daily Schedule Is Responsible for Many a Fit of Illness.

John R. Voorhis, president of the city Board of Elections, Grand Sachem of Tammany Hall, and an office holder who believes that the man should seek the office at 9 in the morning and stay in it all day, will celebrate his ninety-second birthday to-day sticking on the job as usual.

To the various persons, most of them with political axes of their own to grind, who for the last twenty years have been objecting to Mr. Voorhis's appointment to this office or that on the ground of his age, he is the most inexplicable thing alive. When he was seventy the cry was first raised that he was too old for public service—that he looked vigorous enough, but that a man that old was sure to show it soon—and now at 92 he is still doing a full day's work and says himself that he is thriving on it.

He announced yesterday that he did not expect to observe his birthday in any way, and didn't see why a birthday should differ from any other day. It's breaking the schedule, he explained, "that has brought on many a fit of illness. As a human machine I

seem to be functioning satisfactorily. I guess I'll let well enough alone." Mr. Voorhis takes no vacations, as he has declared on each of his last ten birthdays, and except in severe weather always walks to his office in the Municipal Building from his home in Greenwich Village. He wears no glasses and hears as well as anybody else and almost invariably works at his desk an hour and a half more than any one in the office.

He has held office, though not continuously, for forty-eight years, having been among other things a police commissioner, fire commissioner and magistrate. Mayor Hylan made him head of the Board of Elections three years and a half ago.

Another man, who takes time lightly, Daniel M. Tredwell of the Home Title Company of Brooklyn, counted his ninety-fifth birthday, but spent it out of doors instead of at a desk. In fine weather he goes to his office every day, but when it is very hot or during particularly bad periods in winter he goes there only three days a week.

He spent yesterday at home of his niece, Mrs. Alfred Harvey, at Rockville Centre, L. I. He lives at 546 Carlton avenue, Brooklyn, and is the author of several books on laws and scientific subjects.

Training Corps Regiment, at Camp Sherman and Columbus Barracks, will go to Camp Knox, Ky.; the Eleventh Infantry, at Camp Jackson and Fort Thomas, Ky., except for one battalion which goes to Columbus Barracks and two companies to Fort Benjamin Harrison.

The Twelfth Infantry Training Centre Regiment will remain at Camp Meade, Md., and the Thirteenth Infantry Training Centre Regiment, at Camp Devens, Mass., will remain there as a part of the coast defenses of Boston. One battalion of the Fifteenth Infantry, stationed in China, will go to the Philippine Islands.

The Fourth Division, at Camp Lewis, Wash., is placed on the inactive list. Its command will be reduced to a brigade and transferred to Vancouver Barracks. The Fifth Division, at Camp Jackson, S. C.; the Sixth Division, at Camp Grant, Ill., and the Seventh Division, at Camp Meade, Md., will be reduced to brigades and stationed respectively at Jefferson Barracks, Missouri; Fort D. A. Russell, Wyo., and Plattsburg Barracks, New York.

Other infantry commands placed on the inactive list and for which parent organizations are designated include the Thirty-second, Thirty-sixth, Thirty-seventh, Thirty-ninth, Fortieth, Forty-first, Forty-fourth, Forty-sixth, Forty-seventh, Forty-eighth, Fifty-ninth, Sixtieth, Fifty-first, Fifty-second, Fifty-fifth, Fifty-sixth, Sixtieth, Sixty-first, Sixty-second and Sixty-third regiments. Cavalry units placed on the inactive list and for which parent organizations are designated include the Fifteenth Cavalry, at D. A. Russell, for which the Fifth, at Marfa, is made sponsor; the Sixteenth Cavalry, at Fort Sam Houston, for which the Fourth, at Brownsville, is made the parent, and the Seventeenth Cavalry, in Hawaii, for which the Eleventh, at Monterey, is made sponsor.

Field artillery units placed on the inactive list include the Third, at Camp Grant; the Fifth, at Camp Bragg; the Ninth, at Fort Sill; the Fourteenth, at Fort Sill; the Sixteenth, at Camp Lewis; the Seventeenth, at Camp Bragg; the Eighteenth, at Camp Pike; the Nineteenth, at Camp Jackson and Fort Meyer, Virginia; the Twentieth, at Camp Jackson; Twenty-first, at Camp Bragg; the Seventy-seventh, at Camp Lewis; the Seventy-eighth, at Camp Grant; the

Seventy-ninth, at Camp Meade; the Eightieth, at Camp Meade, and the Eighty-third, at Camps Knox and Benning.

Engineer regiments placed on the inactive list and for which other regiments are designated as sponsors include the Fourth, at Camp Lewis; the Fifth, at Camp Meade, and the Twelfth, at Camp Grant.

The Seventeenth Infantry training centre regiment at Fort McIntosh, Texas, will go to Fort Sam Houston; the Nineteenth Infantry training centre regiment will go from Camp Sherman to the Presidio, San Francisco; the Thirty-fourth Infantry, at Camp Meade, will go to Madison Barracks, New York, except one battalion, which goes to Fort Ontario, and two companies to Fort Howard, Md.; the Fifty-third Infantry, Camp Grant, Ill., to Fort D. A. Russell; the Fifty-fourth, Camp Grant, to Fort Wayne, Mich., except one battalion, which goes to Fort Brady, Mich., and one battalion to Fort Sherman, Ill.; the Fifty-eighth Infantry at Camp Lewis, to Fort George Wright, Wash., except one battalion to Fort Lawton, Wash., and one battalion to Fort Missoula, Mont.; the Fifty-ninth at Camp Lewis to Vancouver Barracks, less five companies in Alaska; the Sixty-fourth, Camp Meade, to Plattsburg Barracks, except one battalion to Fort Washington, Md., and the First tank group at Camp Meade, will remain there.

The headquarters of the First Cavalry Division, to be organized, will be stationed at Fort Bliss, Texas, and will include the First Cavalry, at Fort Douglas, Ariz.; the Second, at Fort Riley, Kan.; the Third, at Forts Meyer, Virginia, and Ethan Allen, Vt.; the Fourth at Brownsville, Texas; the Fifth at Marfa, Texas; Troop A, of the Sixth at Fort Ogilthorpe, Ga.; the Seventh and Eighth at Fort Bliss, Texas; the Ninth in the Philippines; the Tenth at Fort Huachuca, Ariz., and the Eleventh at Monterey, Cal.

The Twelfth Cavalry at Del Rio, Texas, and Panama, will be consolidated at Del Rio, while the Fourteenth at Des Moines, Iowa, will be called upon to send one squadron to Fort Sheridan.

The Seventy-sixth Field Artillery at Camp Pike, Ark., will go to Camp Lewis, Wash., and the Eighty-first Artillery at Camp Knox, will remain there, except one battalion, designated for Fort Sheridan.

**ATLANTIC FLEET MAY NOT VISIT EUROPE**  
 Cruise Not Included in Orders for Six Months.

WASHINGTON, July 26.—Orders of Admiral H. P. Jones, commanding the Atlantic fleet, announced to-day, covering operations of the fleet from August 1 to January 2, made no mention of any European cruise such as has been rumored.

Battlefleet divisions five and six, composed of the Pennsylvania, flagship; North Dakota, Florida, Delaware, Arkansas, Wyoming, New York and Texas, will operate on the southern drill grounds August 1 to 26, reaching New York August 27, to remain until September 5; they then will proceed to Newport for material overhaul.

The ships will be on the southern grounds again September 12 to 30 and October 10 to 23, coming north between times.

**COSTS \$3.68 EACH A DAY TO TREAT EX-SOLDIERS**

**Average of 12,000 Patients in United States Hospitals.**

WASHINGTON, July 25.—Hospital treatment of former service men costs on the average \$3.68 per day per case, Dr. C. H. Lavinder, Assistant Surgeon-General of the Public Health Service, to-day told the Senate investigating committee.

"There has been no excess," replied Dr. Lavinder. "There always are vacant beds, properly so."

**A LESSON IN INVESTMENT**

Over a long term of years and year by year mortgage loans on real estate have proven the most stable, conservative and the best income paying investments of the greatest investors. This is the lesson of the Lockwood Committee's investigation. Apply it to your own investments, and while you're about it get the best—5 1/2% Guaranteed Mortgages.

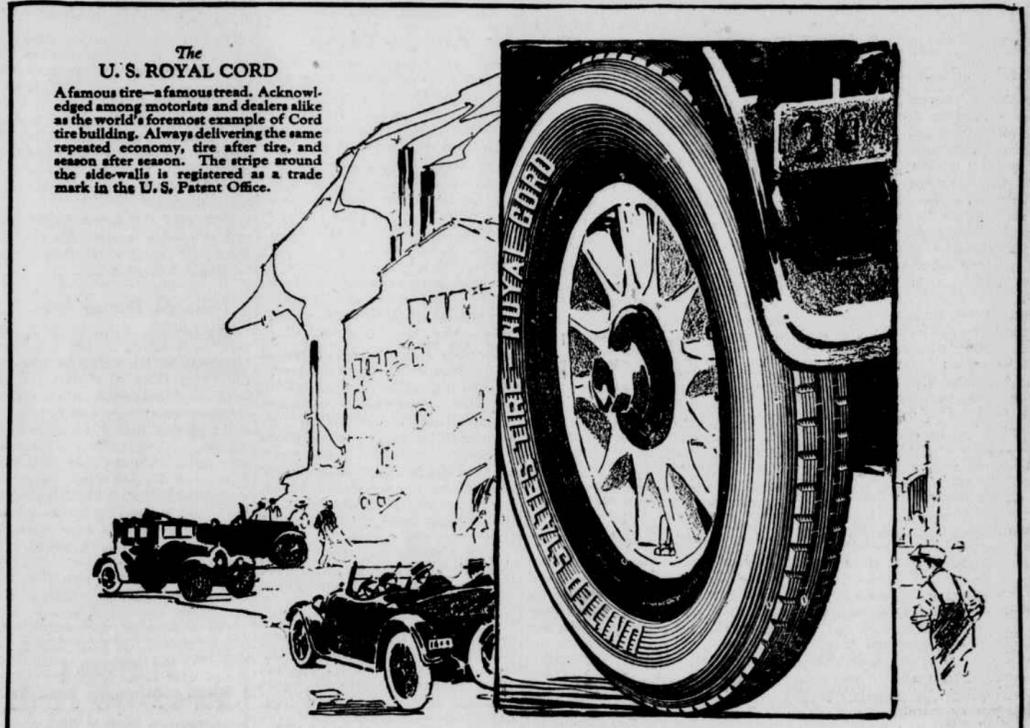
**LAWYERS TITLE & TRUST CO.**

160 Broadway, New York  
 128 Montague St., Brooklyn  
 44 Court St., Brooklyn  
 267 Fulton St., Jamaica, N. Y.  
 333 E. 149th St., Brooklyn  
 1354 Broadway, Brooklyn  
 160 Main St., White Plains, N. Y.

highest daily total being about 26,000.

"The President told us there were 6,000 available for former service men," said Senator Pomeroy (Ohio). "Has there been a surplussage of beds?" "There has been no excess," replied Dr. Lavinder. "There always are vacant beds, properly so."

**For Athletes**  
 The Original Product  
**BAUME BENGUE**  
 (Baume Analgésique Bengue, Paris)  
**Relieves Pain**  
 Keep a Tube Handy  
 Thos. Leeming & Co., N.Y.



**The truth a year ago: a bigger truth to-day—**  
**"Go to a legitimate dealer and get a legitimate tire"**

**IF** it were possible for the thousands of U. S. dealers to gather into one big national convention, the public would have a surprising picture of good tire merchandising.

Probably you would see banners reading like this:—  
 "We sell tires and tire service—not discounts."  
 "Our customers demand the par quality tire at a net price."  
 "Ask us about the leadership of U. S. Royal Cords."  
 "The public wants values instead of discounts."

The sale of U. S. Royal Cord Tires in June, 1921, more than doubled that of June, 1920.

People have accepted U. S. Royal Cords as the tire that

all other tires are measured by today. The par quality tire at a net price.

In time to come, the significance of the present year will be even more apparent than now.

1921 will stand out as the year when the public declared itself.

When people refused to be mere transient tire trade.

When they turned their backs on "discount" tires—and went to quality and stayed with quality.

Go to a legitimate dealer and get a legitimate tire.

See the U. S. policy in operation as a personal transaction. Buy your tires as you do the other standard products you use.

**SO-CO**  
 REG. U.S. PAT. OFF.  
**GASOLINE**  
 and  
**Polarine**

**The red, white and blue SoCO sign is the motorist's best friend.**

**"Every Gallon the Same"**

**WE SELL SO-CO MOTOR GASOLINE**  
 STANDARD OIL CO. OF N.Y.  
 The sign of a reliable dealer and the world's best Gasoline

**STANDARD OIL CO. OF NEW YORK**  
 26 Broadway

**United States Tires**  
**United States Rubber Company**  
 Tire Branch, Broadway at 58th Street

*As people say everywhere*  
**United States Tires are Good Tires**